

CLAIMS

1. A method for offering purchase price protection for a product and/or service, the method comprising the steps of:
 - receiving, at a first web site, information from a user, the information being
- 5 associated with a product and/or service that was purchased by the user from a vendor, wherein the information includes the purchase price of the product and/or service and wherein the vendor offers purchase price protection for the product and/or service;
- 10 determining, at a second web site, a price for the product and/or service;
- 15 determining whether the user is due a purchase price protection refund based on the price determined at the second web site; and
- 20 sending an indication to the user indicating that the purchase price protection refund is due.

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2. The method of claim 1, wherein the information associated with a product and/or service that was purchased by the user from the vendor includes at least one of:

- the name of the product and/or service;
- 5 a description of the product or service;
- an identifier of the product and/or service;
- the name, address and telephone number of the vendor;
- the date the product and/or service was purchased by the user;
- the price the user paid for the product and/or service; and
- 10 the type of purchase price protection offered by the vendor.

3. The method of claim 1, wherein the first determining step comprises the steps of:

- visiting the second web site;
- 15 selecting the product and/or service on the second web site; and
- reading from the second web site a price associated with the product and/or service.

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4. The method of claim 1, wherein the second determining step comprises the steps of:

determining a time period of the purchase price protection offered by the vendor for the product and/or service, the current time, the purchase price of the

5 product and/or service and the price of the product and/or service determined from the second web site; and

if the current time is within the time period of the purchase price protection and the purchase price of the product and/or service is greater than the price determined from the second web site, then determining that the user is due a

10 purchase price protection refund; and

otherwise, determining that the user is not due a purchase price protection refund.

5. The method of claim 1, further comprising the step of:

15 providing the user with information necessary for redeeming the refund that is due from the purchase price protection offered by the vendor, such that the user may redeem the refund directly from the vendor.

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6. The method of claim 1, further comprising the steps of:
 - sending to the user a refund corresponding to the refund due from the purchase price protection offered by the vendor; and
 - redeeming from the vendor, on behalf of the user, the refund the user is due from the purchase price protection offered by the vendor.
7. The method of claim 1, wherein each of the first web site and the second web site comprises an e-commerce web site.

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8. A computer program product comprising computer instructions for operating on at least one web site for offering purchase price protection for a product and/or service, the computer instructions including instructions for:
 - receiving, at a first web site, information from a user, the information being
- 5 associated with a product and/or service that was purchased by the user from a vendor, wherein the information includes the purchase price of the product and/or service and wherein the vendor offers purchase price protection for the product and/or service;
- 10 determining, at a second web site, a price for the product and/or service;
- 10 determining whether the user is due a purchase price protection refund based on the price determined at the second web site; and
- 10 sending an indication to the user indicating that the purchase price protection refund is due.

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9. The computer program product of claim 8, wherein the information associated with a product and/or service that was purchased by the user from the vendor includes at least one of:

- the name of the product and/or service;
- 5 a description of the product or service;
- an identifier of the product and/or service;
- the name, address and telephone number of the vendor;
- the date the product and/or service was purchased by the user;
- the price the user paid for the product and/or service; and
- 10 the type of purchase price protection offered by the vendor.

10. The computer program product of claim 8, wherein the instructions for the first determining step comprise instructions for:

- visiting the second web site;
- 15 selecting the product and/or service on the second web site; and
- reading from the second web site a price associated with the product and/or service.

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11. The computer program product of claim 8, wherein the instructions for the second determining step comprise instructions for:

determining a time period of the purchase price protection offered by the vendor for the product and/or service, the current time, the purchase price of the product and/or service and the price of the product and/or service determined from the second web site; and

if the current time is within the time period of the purchase price protection and the purchase price of the product and/or service is greater than the price determined from the second web site, then determining that the user is due a purchase price protection refund; and

otherwise, determining that the user is not due a purchase price protection refund.

12. The computer program product of claim 8, further comprising instructions for:

providing the user with information necessary for redeeming the refund that is due from the purchase price protection offered by the vendor, such that the user may redeem the refund directly from the vendor.

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13. The computer program product of claim 8, further comprising instructions for:

sending to the user a refund corresponding to the refund due from the purchase price protection offered by the vendor; and

5 redeeming from the vendor, on behalf of the user, the refund the user is due from the purchase price protection offered by the vendor.

14. The computer program product of claim 8, wherein each of the first web site and the second web site comprises an e-commerce web site.

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15. A system for offering purchase price protection for a product and/or service, comprising:

a first web site for receiving information from a user, the information being associated with a product and/or service that was purchased by the user from a

5 vendor, wherein the information includes the purchase price of the product and/or service and wherein the vendor offers purchase price protection for the product and/or service;

a spider for determining on a second web site a price for the product and/or service;

10 a processor for determining whether the user is due a purchase price protection refund based on the price determined from the second web site; and

a transmitter for sending an indication to the user indicating that the purchase price protection refund is due.

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16. The system of claim 15, wherein the information associated with a product and/or service that was purchased by the user from the vendor includes at least one of:

- the name of the product and/or service;
- 5 a description of the product or service;
- an identifier of the product and/or service;
- the name, address and telephone number of the vendor;
- the date the product and/or service was purchased by the user;
- the price the user paid for the product and/or service; and
- 10 the type of purchase price protection offered by the vendor.

17. The system of claim 15, wherein the spider for visiting the second web site, selecting the product and/or service on the second web site, and reading from the second web site a price associated with the product and/or service.

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18. The system of claim 15, wherein the processor further comprises:

means for determining a time period of the purchase price protection offered by the vendor for the product and/or service, the current time, the purchase price of the product and/or service and the price of the product and/or service determined from the second web site; and

if the current time is within the time period of the purchase price protection and the purchase price of the product and/or service is greater than the price determined from the second web site, then determining that the user is due a purchase price protection refund; and

10 otherwise, determining that the user is not due a purchase price protection refund.

19. The system of claim 15, wherein the transmitter further for providing the user with information necessary for redeeming the refund due from the purchase price protection offered by the vendor, such that the user may redeem the refund from the vendor.

20. The system of claim 15, wherein the transmitter further for sending to the user a refund corresponding to the refund due from the purchase price protection offered by the vendor.